



# State of Nevada

Department of Administration

## RISK-Y BUSINESS

### Risk Management Division

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## STATE AUTO ACCIDENTS ON THE RISE

Risk Management has seen a rise in auto claims over the last two fiscal years, and the trend is continuing into fiscal year 2016. There were 62 more claims reported to Risk Management in FY'15, compared to FY' 14, for a total of 283. If the trend continues, we anticipate reaching a total of 366 in FY'16. The one common thread, regardless of fiscal year totals, is the percentage of accidents deemed to be employee at-fault, which continue to be over 50%.

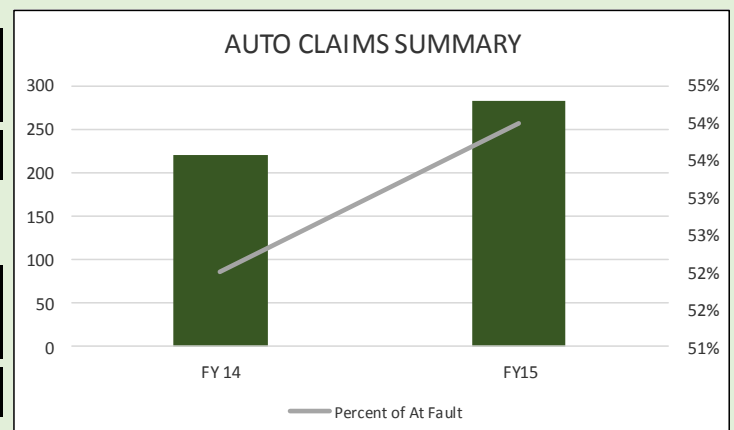
For the safety of all State employees and to be fiscally responsible, Risk Management urges all State agencies to do their part to reduce the number of auto accidents. To assist with this, Risk Management offers defensive driving classes that can be taken in the classroom and online. If you have questions concerning your agencies' accidents, or would like other information pertaining to driver's safety, please contact DeAnna Guthrie at (775) 687-3189 or [dguthrie@admin.nv.gov](mailto:dguthrie@admin.nv.gov).

#### FISCAL YEAR '14

Claims Reported	# of At-Fault	Percentage	Total Cost	Deductible Paid By Agency
221	114	52%	\$239,347.50	\$48,000.00

#### FISCAL YEAR '15

Claims Reported	# of At-Fault	Percentage	Total Cost	Deductible Paid By Agency
283	154	54%	\$579,992.74	\$66,300.00



# What are the Symptoms of High Blood Pressure?

There's a common misconception that people with high blood pressure, also called HBP or hypertension, will experience symptoms such as nervousness, sweating, difficulty sleeping or facial flushing. The truth is that HBP is largely a symptomless condition. If you ignore your blood pressure because you think symptoms will alert you to the problem, you are taking a dangerous chance with your life. Everybody needs to know their blood pressure numbers, and everyone needs to prevent high blood pressure from developing.

Some of the myths are:

Headaches, nosebleeds, blood spots in the eyes, facial flushing, and dizziness. While people with high blood pressure may experience some of these symptoms, HBP is not the cause of them. For example, while facial flushing may occur while your blood pressure is higher than usual, HBP is not the cause of facial flushing. Although it is not caused by HBP, dizziness can be a side effect of some high blood pressure medications. A sudden onset of dizziness should not be ignored. Sudden dizziness, loss of balance or coordination and trouble walking are all warning signs of a stroke. HBP is one of the leading risk factors for stroke.

The Symptoms of Hypertensive Crisis:

As mentioned above, only when blood pressure readings soar to dangerously high levels (systolic of 180 or higher OR diastolic of 110 or higher) may obvious symptoms occur. Blood pressure this high is known as hypertensive crisis and emergency medical treatment is needed. In addition to extreme readings, a person in hypertensive crisis may experience: severe headaches, severe anxiety, shortness of breath and nosebleeds. It is important to know your numbers and have your blood pressure checked regularly.

## OSHA 300 Log Posting Requirements

On February 1, 2016, employers who are required to keep Injury and Illness records must complete and post their OSHA 300A Annual Summary form for each of their establishments. The OSHA 300A must be posted from February 1 – April 30, 2016.

In order to complete and post the OSHA 300A, the employer must first review the entries made on their OSHA 300 Log during the course of 2015. Then a company executive must sign the OSHA 300A Summary, certifying that they have examined both the OSHA 300 Log and the OSHA 300A and they believe, based on their knowledge of the process by which the information was recorded, that the annual summary is correct and complete.

According to OSHA's injury and illness recordkeeping standard (29 CFR 1904), a company executive who certifies must be one of the following persons:

1. An owner of the company (only if the company is a sole proprietorship or partnership);
2. An officer of the corporation;
3. The highest ranking company official working at the establishment; or
4. The immediate supervisor of the highest ranking company official working at the establishment.

The employer must post a copy of the annual summary in each of their establishments in a conspicuous place or places where notices to employees are customarily posted. (Note: The OSHA 300 Log is not to be posted, only the OSHA 300A Annual Summary.) Employers must ensure that the posted annual summary is not altered, defaced, or covered by other material.

For more information or for a schedule of training courses offered at no charge by SCATS, call toll free 1.877.4SAFENV [1-(877)-472-3368] or visit, [www.4safenv.state.nv.us](http://www.4safenv.state.nv.us).

OSHA 300 log forms: <https://www.osha.gov/recordkeeping/RKforms.html>

## Do You Know Who Your Workers' Compensation (WC) Liaison Is?

How does the third party administrator (TPA), for the state CCMSI, know who to contact for information and forms needed to adjudicate the claim? All agencies are required to have an employee designated as the WC Liaison. CCMSI will contact the liaison when they have questions regarding the claim or forms are needed. It is important to know who your WC Liaison is for your agency as they ensure that information/forms requested from CCMSI are answered and the forms are delivered within the required timeframe.

If you don't know or are unsure who your WC liaison is, you can find the list of liaisons on our web page <http://risk.nv.gov/WC/ALI/>

Please notify Risk Management when there has been a change to any personnel assigned as a WC Liaison in writing to Stacie Hancock [shancock@admin.nv.gov](mailto:shancock@admin.nv.gov). This will ensure that the liaison list is always up to date! Below is the information that you are requested to provide:

Name of Agency  
First and last name of employee  
Phone number  
Fax number  
Email of employee

## New Lower Rates for Volunteers/Board Members for Calendar Year 2016!

If your agency uses volunteers, interns, inmate labor or board members the rates have changed for 2016. Volunteer, intern or inmate labor, premiums are due at the deemed wage of \$100.00 per month. For Calendar Year 2016 (January 1 through December 31, 2016) the rate for volunteer reportable premium is \$2.37 per \$100.00 of deemed wages.

Board Member premiums are due at the deemed wage of \$250.00 per month. For Calendar Year 2016 (January 1 through December 31, 2016) the rate for Board Members reportable premiums is \$2.37 per \$100.00 of deemed wages.

The new calculator is up and running on our web page and can be found at the following link:  
[http://risk.nv.gov/uploadedFiles/risknvgov/content/Workers\\_Comp/VolunteerCalculator2016.xlsx](http://risk.nv.gov/uploadedFiles/risknvgov/content/Workers_Comp/VolunteerCalculator2016.xlsx)

## Sudden Unexpected Infant Death (SUID)

According to the Centers for Disease Control and Prevention (CDC) each year there are approximately 3,500 Sudden Unexpected Infant Deaths (SUID) in the United States <http://www.cdc.gov/sids/data.htm>

Following are tips to reduce this risk:

- Your baby's crib mattress should be firm and covered by a tightly fit bed sheet.
- The safest place to keep your baby's crib for his or her first six months is your bedroom.
- Always put your baby to sleep on his or her back.
- Never fall asleep on a bed, couch or armchair with your baby. An infant's risk of death is 40 times greater while sleeping in an adult bed.
- If concerned about temperature, keep your baby warm with a one-piece sleeping outfit, never a blanket.

For more information or additional tips to reduce the risk of SUID, visit [www.firstcandle.org](http://www.firstcandle.org).

Source: Zywave – Orgill/Singer



# Heating Safety

There is something about the winter months and curling up with a good book by the fireplace. But did you know that heating equipment is one of the leading causes of home fire deaths? With a few simple safety tips and precautions you can prevent most heating fires from happening.

## BE WARM AND SAFE THIS WINTER!

- » Keep anything that can burn at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- » Have a three-foot "kid-free zone" around open fires and space heaters.
- » Never use your oven to heat your home.
- » Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer's instructions.
- » Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- » Remember to turn portable heaters off when leaving the room or going to bed.
- » Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- » Make sure the fireplace has a sturdy screen to stop sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home.
- » Test smoke alarms monthly.



## Heating Equipment Smarts

**Install** wood burning stoves following manufacturer's instructions or have a professional do the installation. All fuel-burning equipment should be vented to the outside to avoid carbon monoxide (CO) poisoning.

**Install** and maintain CO alarms to avoid the risk of CO poisoning. If you **smell** gas in your gas heater, do not light the appliance. Leave the home immediately and call your local fire department or gas company.



## FACT

Half of home heating fires are reported during the months of **December, January, and February.**



Your Source for **SAFETY** Information

NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

[www.nfpa.org/education](http://www.nfpa.org/education)

# One-Minute Office Workout

Have you ever used the excuse “I just don’t have the time to exercise”? Well, that simply won’t work any longer... all you need is one minute to feel revived, refreshed and full of energy. Plus, you can do all of this in your cubicle or office.

- Open and close your hands with your arms (a) extended in front of you (b) over your head and (c) to your side. Repeat each motion three times.
- Stand behind your desk chair and raise your heels for five seconds. Then, lower your feet and repeat this motion five times.
- Place your arm across your chest and press gently on your elbow. Hold this position for five seconds while turning your head to the opposite direction. Repeat on the other side.
- Shift your weight forward, keep your knee over your ankle and your heels flat on the floor. Hold this lunge position for five seconds and then repeat this motion 10 times. Repeat with the other leg.
- Stand with your legs slightly wider than shoulder-width apart. Slowly squat down and hold this position for five seconds. Then, bring your body back up to standing position. Repeat this position 10 times.
- Stand up straight and then bend down and touch your toes.
- March in place for 30 seconds while rolling your shoulders forward and backward.
- Do 10 jumping jacks.
- Make sure that your chair is stable and then place your hands next to hips. Move your hips in front of the chair and bend your elbows while lowering your body until your elbows are at 90 degrees. Repeat this dipping motion 10 times.
- Hold a water bottle in your right hand with your elbow bent and your arm extended overhead. Repeat on the other side.
- Hold a water bottle in your right hand and with your abs in and spine straight. Slowly curl the bottle towards your shoulder. Repeat with the other arm.

Now that you’re done with your mini workout, grab a refreshing glass of water. If you need to go to another floor to do so, take the stairs instead of the elevator to burn some additional calories. All or some of these suggestions will benefit your eyes which need a break from your computer screen!

## Reopening a Workers' Compensation Claim

In order to reopen a workers' compensation claim, the injured employee will need to submit a written request to the insurer, Cannon Cochran Management Services, Inc. (CCMSI), asking that their claim be reopened for medical treatment. The request should include the current address, phone number and if available the claim number and date of injury.

A claim may be reopened if it meets certain requirements. It is the injured employee's burden to provide the necessary medical evidence which justifies having the claim reopened for further treatment. In order to show that a claim should be reopened, medical evidence must be submitted to CCMSI. The medical reporting would need to provide evidence that the primary source of the change in the condition is the original work injury, the condition has worsened since claim closure, and there is a need for further treatment to improve the condition. The injured employee is responsible for the cost of the medical examination needed to submit to reopen their claim.

If there was no lost time or a Permanent Partial Disability (PPD) paid on the claim, the request must be made within one year of the date the claim closed.

Requests to reopen a claim may be sent to CCMSI at PO Box 4990, Carson City, NV, 89702-4990 or if you have questions regarding the process you can contact them at 775-882-9600 or toll free at 1-877-243-1253.

## Cyber Tips For Shopping Online

Since most State agencies are using credit cards as part of their business activities, Risk Management is passing along some tips to be safer when using those credit cards for online purchases.

### **Beware of fake online stores**

While most online stores are legitimate, some are not; they are fake websites set up by criminals. Criminals create these fake websites by copying the look of or using a name similar to popular online stores. They then use these websites to prey on people who are looking for the best deal possible. Remember, just because the site looks professional does not mean it's legitimate.

If something about the site sets off warning bells, take time to investigate and protect yourself by doing the following:

- Verify the website has a legitimate mailing address and a phone number for sales or support-related questions. If the site looks suspicious, call and speak to a human.
- Look for obvious warning signs like poor grammar and spelling within the website itself.
- Be very suspicious if a website appears to be an exact replica of a well-known website you have used in the past, but the website domain name or the name of the store is slightly different.
- Protect yourself online by shopping only at trusted websites with an established reputation.
- Look for reviews of an online store by typing the store's name or URL into a search engine and see what other people have said about the website in the past. A lack of reviews is also not a good sign, as it indicates that the website is very new.

### **Monitor Your Credit Card Statement**

Keep an eye on your credit card statements to identify suspicious charges. You should review your statements regularly, at a minimum at least once per month. Some credit card providers give you the option of notifying you by email or text messages every time a charge is made to your card or when charges exceed a set amount. Another option is to have one credit card just for online purchases. That way, if it is compromised, you can easily change the card without impacting any of your other payment activities. For more information about security for computer users please go to: [www.securingthehuman.org](http://www.securingthehuman.org)